



Order Filed on January 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Hak Jae Lim  
Ki Hea Kim

Case No.: 18-32565-MBK

Chapter: 7

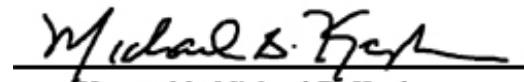
Hearing Date: \_\_\_\_\_

Judge: MBK

**ORDER CONCERNING REAFFIRMATION AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 11, 2019**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The court having reviewed the reaffirmation agreement between the debtor and  
\_\_\_\_\_  
TD Auto Finance LLC \_\_\_\_\_ filed in this case on \_\_\_\_\_ 01/08/2019 \_\_\_\_\_, it is  
hereby ORDERED that:

- The reaffirmation agreement is APPROVED.
- The reaffirmation agreement is NOT APPROVED. However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that pursuant to D.N.J. LBR 4001-2:

- (a) It shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send regular monthly statements and payment coupons to individual debtors in cases under Chapter 7, Chapter 13, and Chapter 11 of the Bankruptcy Code.
- (b) In the event that debtors fail to make timely payments, it shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send reminder statements, provided that the statements are informational only, and do not demand payment.

*revised 12/16/14*

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Hak Jae Lim  
 Ki Hea Kim  
 Debtors

Case No. 18-32565-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2019.

db/jdb +Hak Jae Lim, Ki Hea Kim, 15 Appleby Lane, East Brunswick, NJ 08816-3616

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 16, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2019 at the address(es) listed below:

Jae Y. Kim on behalf of Debtor Hak Jae Lim jkим@jyklaw.com,  
 jhkим@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com  
 Jae Y. Kim on behalf of Joint Debtor Ki Hea Kim jkим@jyklaw.com,  
 jhkим@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com  
 Jill Manzo on behalf of Creditor PHH MORTGAGE CORPORATION, as servicer for HSBC BANK USA,  
 N.A. bankruptcy@feinsuch.com  
 Jill Manzo on behalf of Creditor HSBC BANK USA, N.A. bankruptcy@feinsuch.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
 Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@schillerknapp.com,  
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 Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8